

# HAMPTON, PHOEBUS AND OLD POINT.

## BANKERS MEET AT HOTEL CHAMBERLIN

Virginia Association Opens  
Seventeenth Annual Conven-  
tion at Old Point.

PRESIDENT'S ANNUAL  
ADDRESS IS HEARD

Executive's Paper is Listened to by the  
Body With Deep Interest—Finan-  
ciers and Lady Attendants Are En-  
tertained by Polk Miller—Banquet  
to be Held Tonight.

With an attendance of about 150  
bankers from all sections of the Old  
Dominion, the Virginia Bankers' As-  
sociation convened in the ball room of  
the Hotel Chamberlin, Old Point, yester-  
day morning and will remain in ses-  
sion until Saturday, when the an-  
nual election of officers will occur.

Tonight the financial men will en-  
joy the annual banquet in the Cham-  
berlin dining room, when addresses  
will be made by a number of speakers.  
This afternoon the bankers will be  
given a trolley ride to Newport News,  
Hampton and the Peninsula towns,  
which will include an inspection of  
the plant of the Newport News Ship-  
building & Dry Dock Company. The  
ladies attending the convention will  
be entertained at the Chamberlin this  
afternoon with a bridge whist party.  
The bankers have also been invited to  
attend the launching at the shipyard  
tomorrow morning.

More Expected Today.  
Although the attendance yesterday  
was not as large as expected, indica-  
tions are that today will see about  
100 more of the bankers at the Cham-  
berlin, as usually the crowd increases  
on the second day in order that the  
members may attend the banquet and  
participate in the election of officers.

The first day of the convention was  
devoted largely to receiving the re-  
ports of the officers and the various  
standing committees, although at the  
afternoon session the delegates listened  
to splendid addresses from Job E.  
Hedges, of New York, and E. P. Mil-  
ler, of Lynchburg. Last night the  
visiting bankers were charmingly  
entertained by the inimitable Polk  
Miller and his negro quartet. The social  
features of the convention are proving  
quite delightful to the ladies in at-  
tendance, as well as the bankers, who  
evince a real pleasure at being away from  
the arduous duties of cashiers and presidents.

Although no one can give an ac-  
curate forecast of the election, which  
will take place tomorrow morning,  
there is an impression among the  
delegates that E. P. Miller, president  
of the First National Bank of Lynch-  
burg, will be chosen next president of  
the association, while N. P. Gatling  
will be again elected secretary-treasurer  
and George Bryan of Richmond, the  
attorney.

Quite a number of supply men and  
bankers from other states are attend-  
ing the convention.

It was shortly after 11 o'clock when  
President Henry A. Walker, of Staun-  
ton, rapped the delegates to order for  
the initial session of the seventeenth  
convention. Mr. Walker presented  
Rev. James M. Owens, D. D., rector  
of St. Paul's Episcopal church, Nor-  
folk, who offered prayer.

The president then announced the  
selection of the committee on resolu-  
tions as follows: John M. Miller, of  
Richmond; W. B. Vest, of Newport  
News; and B. V. Booth, of Danville.  
President Walker said he will later  
name a committee to draft memorials

**Ransone Bros.**  
8 10 West Queen St.

## Shoes and Oxfords!

25 Cases

JUST RECEIVED IN ALL  
LEATHERS AND LATEST  
STYLES: ROMAN SANDALS,  
BAREFOOT SANDALS,  
WHITE CANVAS PUMPS,

**Ransone Bros.**  
8 - 10 W. Queen St.

on the death of Colonel E. S. Reid,  
of Chatham, and Judge J. D. Horsley,  
of Lynchburg, who died during the past  
year.

President's Address.  
Completing the details of opening  
the convention, President Walker  
then read his annual address. The  
paper, which was said by the dele-  
gates to be one of the best the as-  
sociation has listened to in several  
years, covered nine pages of type-  
written matter and was filled with  
suggestions of a helpful character to  
the bankers. Mr. Walker reviewed  
the banking business of the past year  
and declared that there was improve-  
ment along all lines. He referred to  
the recent acts of the legislature,  
which created the bank examiners and  
expressed the opinion that while the  
bill adopted by the legislature was  
not all that the bankers could desire,  
it was a great improvement over the  
old laws. President Walker com-  
manded the closest attention of the  
delegates during the reading of his report  
and the paper was referred to the  
special committee on president's re-  
port.

Secretary N. P. Gatling, in his an-  
nual report, informed the association  
that the membership is now 310 and  
that during the past year there were  
25 new members added to the list.  
He said the association is growing in  
power, membership and usefulness to  
the bankers of the Old Dominion.

Owing to the absence of George  
Bryan, the attorney for the associa-  
tion, the report of the legal end, as  
well as the special committee on  
taxation, of which O. J. Sands, of  
Richmond, is chairman, were not  
heard at the morning session.

Report on Groups.

Taking up the reports of the chair-  
man of the groups, H. N. Phillips, of  
Williamsburg, presented that from the  
first district: W. M. Addison, of Rich-  
mond, that of group two; and Julian  
T. Burke, of Alexandria, that of  
group three. Each report showed that  
the association had acted wisely in  
forming the state into groups so that  
the bankers might meet together dur-  
ing the year and discuss matters of  
interest to their respective territories.

At 12:30 o'clock the convention  
took a recess for the luncheon hour.

Afternoon Session.

The afternoon session opened with  
the report of George Bryan of Rich-  
mond, who told of the legal work he  
did during the past year as at-  
torney. Mr. Bryan gave a lengthy re-  
port. He explained to the bankers the  
gist of the law passed by the last  
legislature covering the matter of  
overdrawing accounts. He said the  
law was passed at the request of the  
Retail Merchants Association, but he  
thought the restrictions a little too  
stringent. Mr. Bryan also informed  
the association concerning his labors  
during the session of the legislature,  
when the new banking laws were  
enacted.

Mr. Hedges Speaks.  
When Mr. Bryan concluded his re-  
view of the legal work, President  
Walker, introduced to the convention  
Job E. Hedges, of New York, who  
made a brilliant and able address. Mr.  
Hedges, who is a humorist not only  
amused his hearers, but he preached  
some sound doctrine to the bankers.  
His epigrams brought forth rounds of  
laughter from the audience, while his  
keen wit made each epigram hit the  
mark he intended for it. Mr. Hedges  
believes that the country is safe, re-  
gardless of those who go around and  
cry otherwise.

To get the people to think right is  
the best training one can teach. He  
declared that the man who does a  
kindness without going to some incon-  
venience to do so is not deserving of  
commendation from his benefactor.  
He would rather have an unknown  
man that he had done some kindness  
for drop a tear on his grave, than to  
have the national guard present at his  
burial, with men saying how long is  
this going to last. He would rather  
have a man make an honest effort  
and fail, than to have him attempt  
nothing. He did not have any respect

for the man who was honest because  
he was afraid of stealing, but because  
he could not enjoy having in his  
possession things that might be taken  
away from him. He did not lie be-  
cause the Bible says "Thou shalt not  
lie," but because he hated to be an-  
noyed with the idea that he had to  
remember the last conversation he had  
with his friends or acquaintance.

When Mr. Hedges concluded, the as-  
sociation gave him a rising vote of  
thanks for his solid hour of entertain-  
ment.

Mr. Miller is Heard.  
Following Mr. Hedges, Mr. E. P.  
Miller, of Lynchburg, delivered an  
address on "Security to Depositors vs.  
Guarantee." Mr. Miller said that he  
had studied this feature of the bank-  
ing business for years and his views  
were given to the association in a  
convincing manner.

Then followed the reading of a num-  
ber of reports from committees by  
Secretary Gatling and at 5 o'clock the  
convention took a recess until this  
morning at 10 o'clock.

Last night the delegates and their  
lady friends assembled in the ball  
room and for two hours were highly  
entertained by Polk Miller, of Rich-  
mond.

Today's program will prove one of  
the most interesting the association  
will hold, owing to the distinguished  
speakers who are to address the as-  
sociation.

The program follows:

Today's Program.

Appointment of Committee on  
Nominations.

Address—"Segregation of Deposits"  
—Mr. Robert E. James, President  
Easton Trust Company, Easton, Pa.

Address—"The Three R's" of In-  
dustry"—Mr. Royal Meeker, Profes-  
sor Economics, Princeton University,  
Princeton, N. J.

Adjournment for lunch.

Address—Hon. Charles Nagel, Sec-  
retary Commerce and Labor, Wash-  
ington, D. C.

Those Attending.

Among those attending the conven-  
tion are: H. A. Walker, Staunton;  
N. P. Gatling, Mrs. Gatling, Master N.  
P. Gatling, Lynchburg; E. P. Miller,  
Lynchburg; E. B. Spencer, Roanoke;  
Walker Scott, Farmville; G. W.  
Thompson, Waynesboro; L. R. Strong,  
New York; H. A. Shelton, Richmond;  
R. G. Vance, Waynesboro; Thomas  
McAdams, Richmond; W. M. Hillery,  
Staunton; Mr. and Mrs. Tench Tilgh-  
man, Norfolk; Mr. and Mrs. Walter  
Addison, Richmond; J. L. Buggs,  
Farmville; Julian Hill, Richmond; J.  
E. Bowman, Amherst; J. B. Tucker,  
South Boston; A. H. Williams, Chase  
City; H. M. Phillips, Williamsburg; H.  
H. Kimberly, Hampton; A. B. Schar-  
zhopf, Norfolk; W. A. Gaden, Nor-  
folk; O. T. Smith, Baltimore; Mrs. H.  
W. Shelton, Richmond; F. W. Folmer,  
Baltimore; H. T. Nicholas, D. A.  
Payne, Lynchburg; Thomas Hildt,  
Baltimore; Emil Klien, New York;  
C. E. Tiffany, Miss Genevieve O.  
Fletcher, Warrenton; Job E. Hedges,  
New York; Royal Meeker, Princeton  
University; Mrs. Meeker; John B.  
Neill, Berryville; A. D. Graham, Bal-  
timore; C. F. Shaw, Philadelphia; J.  
J. Scott, Bedford City; W. E. Pearce,  
Jr., Richmond, Va.; A. J. McChung,  
Salem, Va.; J. B. Pury, Floyd, Va.;  
I. W. McLean, Trio, Va.; C. B. Merre,  
Keller, Va.; Chas. Eaky, Lawrence-  
ville, Va.; Geo. A. Schmelz, Newport  
News, Va.; Wm. M. Zimmer, Peters-  
burg, Va.; Geo. Bryan, Richmond,  
Va.; A. Woolford, Suffolk, Va.; J. L.  
Barham, Yorkin, Va.; A. J. Barhaw,  
Amelia Va.; W. W. Williams, Dan-  
ville, Va.; Mrs. W. Williams, Dan-  
ville, Va.; G. Serrill, Norfolk, Va.;  
A. S. Pope, Norfolk, Va.; J. H. Vann,  
Newport News, Va.; J. C. Crawford,  
Newport News, Va.; S. E. Minford,  
Cape Charles, Va.; R. L. Allworth,  
Cape Charles, Va.; J. W. Hunter, Nor-  
folk, Va.; Nat. Beaman, Norfolk, Va.;  
Alvah H. Martin, Norfolk, Va.; R. P.  
Grant, New York City; M. Wadley,  
Richmond, Va.; L. A. Frant, Rich-  
mond, Va.; Chas. S. Miller, Baltimore,  
Md.; J. S. DeVillibus, Washington, D.  
C.; Floyd L. Shock, St. Louis, Mo.;  
Harry T. Swope, Baltimore, Md.; Mr.  
and Mrs. H. R. Burk, Alexandria, Va.;  
C. H. Chandler, Harrisonburg, Va.;  
G. C. Swope, Baltimore, Md.; Chas.  
E. Falconer, Baltimore, Md.; James  
M. Walker, Baltimore, Md.; J. B.  
Stringfellow, Culpeper, Va.; B. V.  
Rooth, Danville, Va.; D. S. Marshall,  
Portsmouth, Va.; L. M. Vorschilling,  
Hampton, Va.; B. Hunter Morris,  
Glade Springs, Wm. L. Richards,  
Chicago, Ill.; Mr. and Mrs. H. E.  
Boyce, Baltimore, Md.; W. B. Vest,  
Newport News, Va.; Harry Blings,  
Baltimore, Md.; W. N. Peters, Drapes  
Branch; H. L. Campbell, Norfolk,  
Va.; S. L. Burrows, Blackstone, Va.;  
H. P. Beetwood, Waverly, Va.; J. D.  
Ayres, Pittsburg, Va.; N. S. Groom,  
Hampton, Va.; A. R. Moore, Bristol,  
Tenn.; H. L. Schmelz, Hampton, Va.;  
Mr. and Mrs. G. Raymond Ratcliffe,  
Manassas, Va.; Mrs. J. S. Clark,  
Manassas, Va.; J. W. Carter, Gate  
City, Va.; F. V. Baldwin, New York  
City; W. E. Morton, Richmond, Va.;  
Allen Cuculer, Lynchburg, Va.; P. B.  
Porter, Louisa, Va.; C. H. Gordon,  
Richmond, Va.; S. E. Walters, Rich-  
mond, Va.; W. McKay Reid, Pittsburg,  
Va.; H. L. Zimmerman, Pittsburg,  
Va.; C. L. King, Pearisburg, Va.; T.  
E. King, Marion, Va.; G. Franklin  
Lentz, Newport News, Va.; E. T.  
Tyree, Bluefield, W. Va.; J. W. Mil-  
ler, Pulaski, Va.; Wm. Parish, North-  
fork, W. Va.; R. L. Burley, Appoma-  
tox, Va.; J. A. Willett, Newport  
News, Va.; V. Vaden, Farmville, Va.;  
H. W. Jackson, Richmond, Va.; J. T.  
Isen, Danville, Va.; Mr. and Mrs. Wm.  
Lynchburg, Va.; estate of B. I. S. S.  
Briggs, Suffolk, Va.; Mr. and Mrs.  
S. E. Vaughan, Lynchburg, Va.; Miss  
Edith Montgomery, Lynchburg, Va.;  
Wm. R. Barksdale, South Boston, Va.;  
I. M. Pollard, Petersburg, Va.; O. P.  
Jordan, Pulaski, Va.; A. Hardaway,  
Coeburn, Va.; J. W. Peters, Gate City,  
Va.; T. P. Berry, Harrisonburg.

Colonel William Thompson appear-  
ed before the council and asked the  
city to contribute the sum of \$100 for  
rolling the new stone road between  
Hampton and Newport News. After  
some discussion the money was vot-  
ed by a vote of 5 to 4. Messrs. T.  
J. Haskins, W. S. Higgins, R. C. Lee  
and F. W. Moore voted against the  
appropriation, while Messrs. F. W.

## ALL ACCEPT DECISIONS

Awards in Bridge Condemna-  
tion Proceedings are Ratified.

## GIVE MONEY TO OIL ROAD

By a Vote of 5 to 4 the Council Ap-  
propriates the Sum of \$100 to As-  
sist in Improving Highway Between  
Hampton and Newport News.

The last barrier in the condemna-  
tion proceedings between the city of  
Hampton and Mrs. Carrie Bonnevillie  
and Mr. John W. Rowe over the con-  
demnation of property wanted by the  
city for use in building bridges to  
connect the west end section with  
the business section was removed last  
night when the city council unani-  
mously adopted the reports of the  
commissioners named to condemn the  
two tracts.

Special Session.  
The council was called to meet in  
special session by Mayor T. F. Jones  
in order to receive the reports of the  
commissioners and it was announced  
that both Mrs. Bonnevillie and Mr.  
Rowe were willing to accept the  
awards of the commissioners. Mrs.  
Bonnevillie is to receive \$355 for her  
property running alongside of her re-  
sidence in Ridd's street, while Mr.  
Rowe is to get \$100 for the marsh  
tract leading from Melrose avenue to  
Willow Springs street. The council  
ordered the city treasurer to send  
checks to the property owners for the  
sums mentioned.

To Oil New Road.  
Colonel William Thompson appear-  
ed before the council and asked the  
city to contribute the sum of \$100 for  
rolling the new stone road between  
Hampton and Newport News. After  
some discussion the money was vot-  
ed by a vote of 5 to 4. Messrs. T.  
J. Haskins, W. S. Higgins, R. C. Lee  
and F. W. Moore voted against the  
appropriation, while Messrs. F. W.

## SANATIVE

Antiseptic Cleansing is Best  
Accomplished by the  
Cuticura Remedies.

Complete local and constitutional  
treatment for distressing, debilitating  
conditions from which  
women suffer may be  
found on page 5 of the  
Cuticura Pamphlet  
wrapped about the  
Cuticura Ointment.  
The pure, sweet, gentle,  
yet effective prop-  
erties of the Cuticura  
Soap, Ointment, and  
Pills, commend them  
to women, especially mothers, for pre-  
serving, purifying, and beautifying the  
skin, scalp, hair, and hands, for the treat-  
ment of inflammatory and ulcerative  
conditions, as well as most efficacious  
medicinal agents in restoring to health,  
strength, and beauty pale, weak, nervous,  
prematurely faded, run-down women.

WANTED.

WANTED—EVERYBODY TO KNOW  
THAT THE STANDARD BOOK &  
STATIONERY CO. are Agents for  
New York American. Sunday's 8c;  
Dailies, 2c.

## 75 Acre Farm

TO SELL OR TRADE FOR CITY PROPERTY, IN JAMES CITY  
COUNTY, FENCED IN AND ALL NECESSARY IMPROVEMENTS.  
CHEAP. TERMS REASONABLE.

TWO HOUSES AND LOTS ON NORTH KING STREET. LOTS  
48 BY 200 FEET. FOR SALE CHEAP FOR QUICK SALE.  
ONE ACRE ON LASALLE AVENUE. PRICE VERY REASONABLE.

FOR RENT—HOUSES IN ALL SECTIONS. SEE US BEFORE  
LOCATING.

INSURANCE THAT PROTECTS.

## G. W. PHILLIPS & COMPANY

INSURANCE, BONDS, LOANS, NOTARIES, AUCTIONEERS.  
8 SOUTH KING STREET, HAMPTON, VA. PHONES, 50 AND 375.

## Great Slaughter Sale of MILLINERY!

In order to immediately dispose of the stock of Hats, Bonnets  
and millinery in our store, we will today begin selling the entire  
stock at Cost and Less Than Cost.

I must close up the business and am going to retire owing to  
the death of Mr. Burges.

## Mrs. C. F. Burges

Proprietress of Burges Millinery Store.

Darling, C. T. Holtzclaw, W. P. Isley,  
W. N. Tignor and F. C. Rooses voted  
for it. City Attorney W. C. L. Talia-  
ferro expressed the opinion that the  
council could not give the money for  
rolling roads outside of the city limits,  
but it was argued that the new road  
is a necessity to the city.

## HOUSEBREAKING CHARGED.

Two Negro Women Arrested on Com-  
plaint of William Bell.

Eva and Fannie Gaines, negroes  
living on Twenty-third street near  
Huntington avenue, were arrested  
last night by Patrolman Fisher and  
locked up at the station house on the  
charge of housebreaking. William  
Bell, also colored, is the complainant  
against the women. He claims that  
they broke into his room on Twenty-  
third street in April, 1908, and stole  
a toilet set. The set was recovered  
by the police and Bell says he can  
identify it as his own. He claims to  
have bought it in Richmond.

## Bi-County Temperance Convention.

The bi-county convention of the  
Woman's Christian Temperance  
Union was held in the chapel of the  
Soldiers' Home yesterday, beginning  
at 10:30 o'clock.

The address of welcome was made  
by Mrs. Amelia Coigan, president of  
the home union, and was responded  
to by Mrs. Eubank, of Newport  
News, bi-county president.

Encouraging reports were read  
from the various unions, after which  
Chaplain Nelfert, of the Soldiers'  
Home, delivered an interesting ad-  
dress.

## Cook With Gas.

Buy's Gardner's Prescriptions.  
We take pleasure in informing the  
public that we purchased the pre-  
scription files of R. L. Gardner's  
Pharmacy and that we can refill them  
with accuracy and save you money.  
HULL'S CUT RATE DRUG STORE,  
12.

## Cook With Gas.

## WANTED

The public to know that they can get  
their horses shod and their automo-  
biles, carriages, buggies, carts, etc.,  
repaired and painted. Sign painting  
on short notice by competent work-  
men at

## CONKLING'S

125 Armistead Ave., Hampton, Va.

## IF IT IS SECOND-HAND FURNITURE

Or Anything Else to be  
Sold Let Us Know

White Front Auction House  
115 W. Queen St., Hampton

## STOMACH MISERY ENDS.

TISIT has made it possible for  
thousands to enjoy good health. It  
will do the same for you. Consti-  
pation, indigestion, large box 10c.  
All druggists, HULL'S CUT RATE  
DRUG STORE, or by mail, direct from  
BEMIS COMPANY Washington, D. C.

Buy's Gardner's Prescriptions.  
We take pleasure in informing the  
public that we purchased the pre-  
scription files of R. L. Gardner's  
Pharmacy and that we can refill them  
with accuracy and save you money.  
HULL'S CUT RATE DRUG STORE,  
12.

GENERAL CONTRACTOR  
IN PAINTING, PAPER HANGING,  
ETC.

E. FORREST BORN, Hampton  
Leave Orders at  
51 West Queen Street

Annex Entrance, 12 North King Street; Main Entrance, 12-14 West Queen Street

## Floral Organdies 10c a Yard

A big variety of these beautiful Floral Printed Organdies on sale  
now. About twenty pretty patterns to select from ..... 10c Yard

## Rowe's Departm't Store

## OAK SLAB WOOD

AT SPECIAL LOW PRICES IF DELIVERED FROM VESSEL. ASK

## T. H. WILSON

PHONE 15, CORNER KING AND LOCUST STREETS

HENRY L. SCHMELZ, President, FRANK W. DARLING, Vice-President.

## The Bank of Hampton

Hampton, Va.

ITS THE OLDEST AND LARGEST IN EITHER  
HAMPTON OR NEWPORT NEWS.

CAPITAL... \$100,000.00

SURPLUS... \$140,000.00

Deposits Over One Million Dollars

The only designated depository in the State of Virginia to  
Eastern Virginia. We make loans on Real Estate—NOT  
PROHIBITED—as are the National Banks.

4 Per Cent Interest Paid on Savings Accounts.

NELSON S. GROOME, Cashier

## Own Your Own Home

We are in a position to sell you a home on such easy terms  
that you will soon be able to stop the continual payment of rent and  
instead of a bundle of rent receipts will have a deed for your house.  
See us for prices and terms. Houses and lots for sale in all sec-  
tions of Hampton and Phoebus.

Fifty acre farm near Fox Hill with good water frontage, fine land  
for trucking, good location for fishing and boating. We can make  
an attractive price to quick buyer or will trade for city property.  
Houses for rent in all sections. See our list before you rent.

## M. H. MORGAN & CO.,

INSURANCE, BONDS, LOANS, NOTARIES, AUCTIONEERS,  
HAMPTON, PHOEBUS.

## Home Near Boulevard At A Bargain

I HAVE JUST LISTED FOR SALE A DESIRABLE 6 ROOM  
DWELLING AND TWO LOTS ON A STREET NEAR BOULEVARD.  
FINE VIEW OF HAMPTON ROADS; HOUSE COMPARATIVELY  
NEW. OWNER DESIRES TO MOVE AWAY.

A Bargain at \$1,400.00

SEE ME AT ONCE.

## M. O. Lackey

MANAGER, THE PHILLIPS-LACKEY CO.  
REAL ESTATE, RENTS, LOANS, INSURANCE, AUCTIONEERS  
8 East Queen St. AND BONDING. Hampton, Va.

*Frankel & Doremus*  
**BEST SELECTION**  
..of..  
**CLOTHES**  
IN THE CITY  
READY TO WEAR OR MADE  
TO YOUR MEASURE.  
ABSOLUTE SATISFACTION  
GUARANTEED.  
PRICES ARE RIGHT.

ELEGANT LINE OF STRAW  
HATS.

*Frankel & Doremus*  
84 W. Queen. Phone 232, Hampton.

Cook With Gas.